

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Felicia Dikeya Jones Naylor  
Joey Jay Naylor  
Debtors

Case No. 24-01004-KMS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

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Date Rcvd: Jun 30, 2025

Form ID: ntcds13v

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Felicia Dikeya Jones Naylor, Joey Jay Naylor, 815 64th Ave, Meridian, MS 39307-5718
cr	+ Solano County DA, 435 Executive Court N, Fairfield, CA 94534-4019
5366658	+ Capital Bank N.A., 2275 Research Blvd., Ste 600, Rockville, MD 20850-6238
5366664	+ Empower, 10700 Nall Ave, Leawood, KS 66211-1206
5378308	#+ Eric C Miller, LOGS Legal Group, LLP, For Wells Fargo Bank, N.A., 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
5366668	+ Fresenius Kidney Care, P.O. Box 919214, Dallas, TX 75391-9214
5366676	+ Open Sky, P.O. Box 183258, Columbus, OH 43218-3258
5366680	+ Solano County D A, 435 Executive Court N, Fairfield, CA 94534-4019
5440005	+ Solano County DA, 435 Executive Court N, Fairfiled CA 94534-4019

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5366652	+ Email/Text: bankruptcy@1ffc.com	Jun 30 2025 19:45:00	1st Franklin Financial, Attn: Bankruptcy, 4820 Poplar Springs Dr, Ste C, Meridian, MS 39305-2678
5373370	+ Email/Text: bankruptcy@1ffc.com	Jun 30 2025 19:45:00	1st Franklin Financial Corporation, Attn: Administrative Services, PO Box 880, Toccoa, GA 30577-0880
5366682	Email/Text: admin@rosebudlending.com	Jun 30 2025 19:45:00	Three Sticks Lending, P.O. Box 1145, Mission, SD 57555
5366653	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 30 2025 19:45:52	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5366654	+ Email/Text: dhrcscbu@thr.alabama.gov	Jun 30 2025 19:45:00	Alabama Child Support, P.O. Box 244015, Montgomery, AL 36124-4015
5391351	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2025 19:45:49	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5366657	+ Email/Text: bankruptcy@brinkshome.com	Jun 30 2025 19:45:00	Brinks Home Security, Attn: Bankruptcy, 1990 Wittington Pl, Dallas, TX 75234-1904
5366660	Email/Text: cfcbackoffice@contfinco.com	Jun 30 2025 19:45:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
5366659	+ Email/Text: ccbxcredit_bkprocessing@coastalbank.com	Jun 30 2025 19:45:00	Coastal Community Bank, Attn: Bankruptcy, Po Box 12220, Everett, WA 98206-2220
5366661	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 30 2025 19:45:48	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273

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5366670	EDI: IRS.COM	Jun 30 2025 23:40:00	Department of Treasury- Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5366662	Email/Text: cxs-doc-access@earnin.com	Jun 30 2025 19:45:00	Earnin, 200 Portage Ave, Palo Alto, CA 94306
5385991	+ Email/Text: bankruptcyreports@wakeassoc.com	Jun 30 2025 19:45:00	EMERGENCY SERVICES OF MONTGOMERY, PC, c/o Wakefield & Associates, LLC, PO BOX 58, FORT MORGAN CO 80701-0058
5366663	^ MEBN	Jun 30 2025 19:41:08	Eastern Account Sys, Attn: Bankruptcy, 111 Park Ridge Rd, Brookfield, CT 06804-3981
5366665	+ EDI: BLUESTEM	Jun 30 2025 23:40:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5366666	+ Email/Text: bankruptcy@lffc.com	Jun 30 2025 19:45:00	First Franklin, 4820 Poplar Springs Dr, Meridian, MS 39305-2678
5391406	+ Email/Text: bankruptcy@towerloan.com	Jun 30 2025 19:45:00	First Tower Loan, LLC, P.O. Box 320001, Flowood, MS 39232-0001
5463434	+ Email/Text: peritus@ebn.phinsolutions.com	Jun 30 2025 19:45:00	Flowering Peach BK LLC, PO Box 1149, Grapevine, Tx 76099-1149
5366667	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 30 2025 19:45:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5366669	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Jun 30 2025 19:45:00	Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corp Blv, Tampa, FL 33614-2415
5390630	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2025 19:45:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5391252	Email/Text: sheri@masinc.org	Jun 30 2025 19:45:00	MERCHANTS ADJUSTMENT SERVICE, PO BOX 7511, MOBILE, AL 36670
5382266	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 30 2025 19:45:48	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5366672	+ Email/Text: bankruptcy@marinerfinance.com	Jun 30 2025 19:45:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5392707	+ Email/Text: bankruptcy@marinerfinance.com	Jun 30 2025 19:45:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5366673	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 30 2025 19:45:48	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5366674	+ Email/Text: bankruptcy@moneylion.com	Jun 30 2025 19:45:00	MoneyLion, Inc, Attn: Bankruptcy Dept, P.O. Box 1547, Sandy, UT 84091-1547
5366675	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 30 2025 19:45:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
5390667	EDI: PRA.COM	Jun 30 2025 23:40:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5429536	EDI: Q3G.COM	Jun 30 2025 23:40:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5389107	EDI: Q3G.COM	Jun 30 2025 23:40:00	Quantum3 Group LLC as agent for, BLST SMS LLC & BB Allium Borrowing Trust, PO Box 788, Kirkland, WA 98083-0788
5389108	EDI: Q3G.COM	Jun 30 2025 23:40:00	Quantum3 Group LLC as agent for, BLST Marketing Sales & Receivables LLC, PO Box 788, Kirkland, WA 98083-0788
5366678	Email/Text: bankruptcy@republicfinance.com	Jun 30 2025 19:45:00	Republic Finance, Attn: Bankruptcy, 7031 Commerce Pl, Baton Rouge, LA 70809
5370632	Email/Text: bankruptcy@republicfinance.com	Jun 30 2025 19:45:00	Republic Finance, LLC, 282 Tower Road, Ponchatoula, LA 70454
5366677	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		

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		Jun 30 2025 19:56:07	Regional Acceptance Co, Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487
5392031	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 30 2025 19:56:07	Regional Acceptance Corporation, Bankruptcy Section/100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
5366679	Email/Text: bankruptcy_department@clacorp.com	Jun 30 2025 19:45:00	Simple Fast Loans Inc, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350
5366681	+ EDI: SYNC	Jun 30 2025 23:40:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5366656	Email/Text: ashley@tolovanafinancial.com	Jun 30 2025 19:45:00	Birch Lending, P.O. Box 58020, Minto, AK 99758
5366683	Email/Text: bankruptcy@towerloan.com	Jun 30 2025 19:45:00	Tower Loan, P.O. Box 320001, Flowood, MS 39232
5373452	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 30 2025 19:45:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5366684	^ MEBN	Jun 30 2025 19:41:16	UAB Hospital, P.O. Box 2252, Birmingham, AL 35246-0098
5366671	+ Email/Text: ebone.woods@usdoj.gov	Jun 30 2025 19:45:00	US Attorney, For Internal Revenue Servi, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5366685	^ MEBN	Jun 30 2025 19:41:08	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5385198	+ Email/Text: cfry@uabmc.edu	Jun 30 2025 19:45:00	Univ. of Al Health Service Foundation, UAHSF-MSO, PO Box 55309, Birmingham, AL 35255-5309
5366655	Email/Text: bali@badcock.com	Jun 30 2025 19:45:00	Badcock Furniture, Customer Service Dept, PO Box 497, Mulberry, FL 33860
5368536	+ Email/Text: bali@badcock.com	Jun 30 2025 19:45:00	W.S.Badcock Corporation, Post Office Box 724, Mulberry, FL 33860-0724
5366686	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 30 2025 19:56:07	Wells Fargo, P.O. Box 51162, Los Angeles, CA 90051-5462
5389263	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 30 2025 19:56:10	Wells Fargo Bank, N.A. Attention: Bankruptcy, Department MAC N9286-01Y, Default Document Processing, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WELLS FARGO BANK, N.A.
cr	*	Alabama Child Support, P.O. Box 244015, Montgomery, AL 36124-4015
cr	*+	Flowering Peach BK LLC, PO Box 1149, Grapevine, Tx 76099-1149
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Univ. of Al Health Service Foundation UAHSF-MSO, PO Box 55309, Birmingham, AL 35255-5309
5429537	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Eric C Miller	on behalf of Creditor WELLS FARGO BANK N.A. logsecf@logs.com
Thomas Carl Rollins, Jr	on behalf of Debtor Felicia Dikeya Jones Naylor trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Joey Jay Naylor trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Form ntcds13v (12/23)

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Mississippi

Case No.: 24-01004-KMS  
Chapter: 13

In re:

Felicia Dikeya Jones Naylor  
aka Felicia Jones Naylor  
815 64th Ave  
Meridian, MS 39307

Joey Jay Naylor  
815 64th Ave  
Meridian, MS 39307

Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any):

XXX-XX-6962

XXX-XX-5272

Employer Tax Identification No(s). (if any):

## **Notice of Dismissal**

You are hereby notified that on June 26, 2025, Felicia Dikeya Jones Naylor (the "Debtor") filed a Motion to Dismiss the above case pursuant to 11 U.S.C. § 1307(b) (the "Motion") (Dkt. # 68). On June 30, 2025, the court entered an *ex parte* order (Dkt. # 71) granting the Debtor's Motion.

Pursuant to Miss. Bankr. L.R. 1017-1(f)(2)(C) any party in interest may file an objection to the Debtor's Motion within 14 days of entry of the order. Upon consideration of any objection timely filed, the court may, at its discretion, conduct a hearing or rule on the matter without a hearing.

Dated: 6/30/25

Danny L. Miller, Clerk of Court  
Thad Cochran U.S. Courthouse  
501 E. Court Street  
Suite 2.300  
Jackson, MS 39201  
601-608-4600